HOUSING MARKET INFORMATION

HOUSING NOW TABLES
London CMA

Date Released: Fourth Quarter 2015

Housing market intelligence you can count on

Canada

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HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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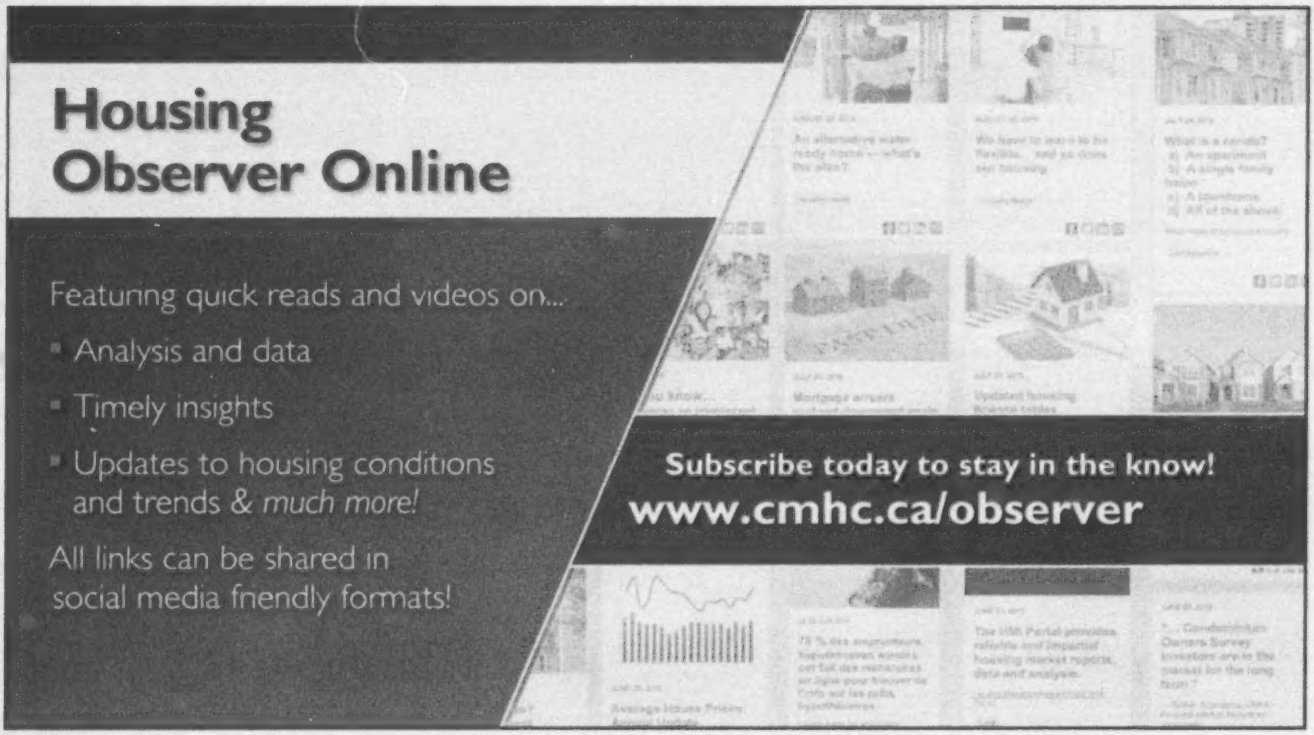
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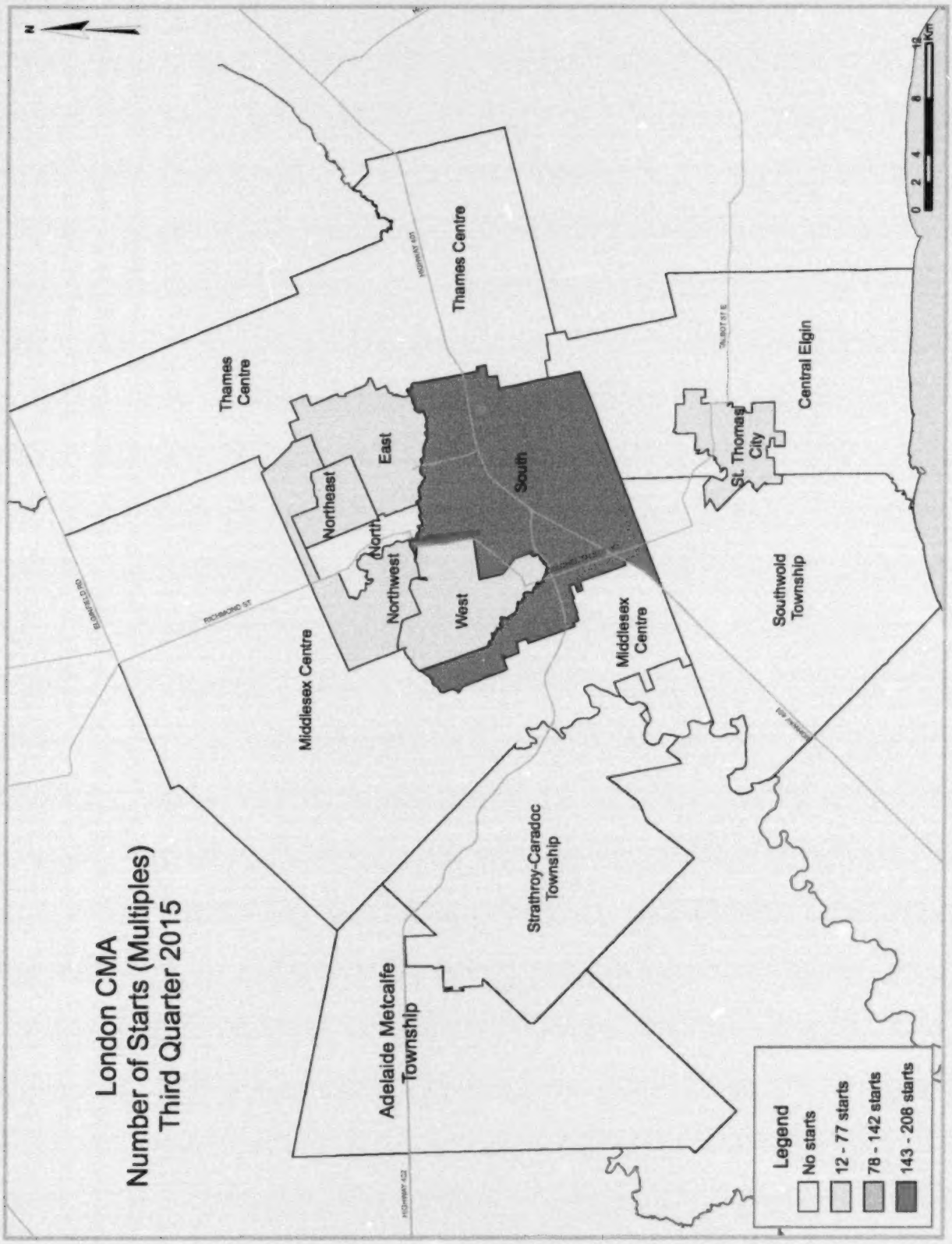
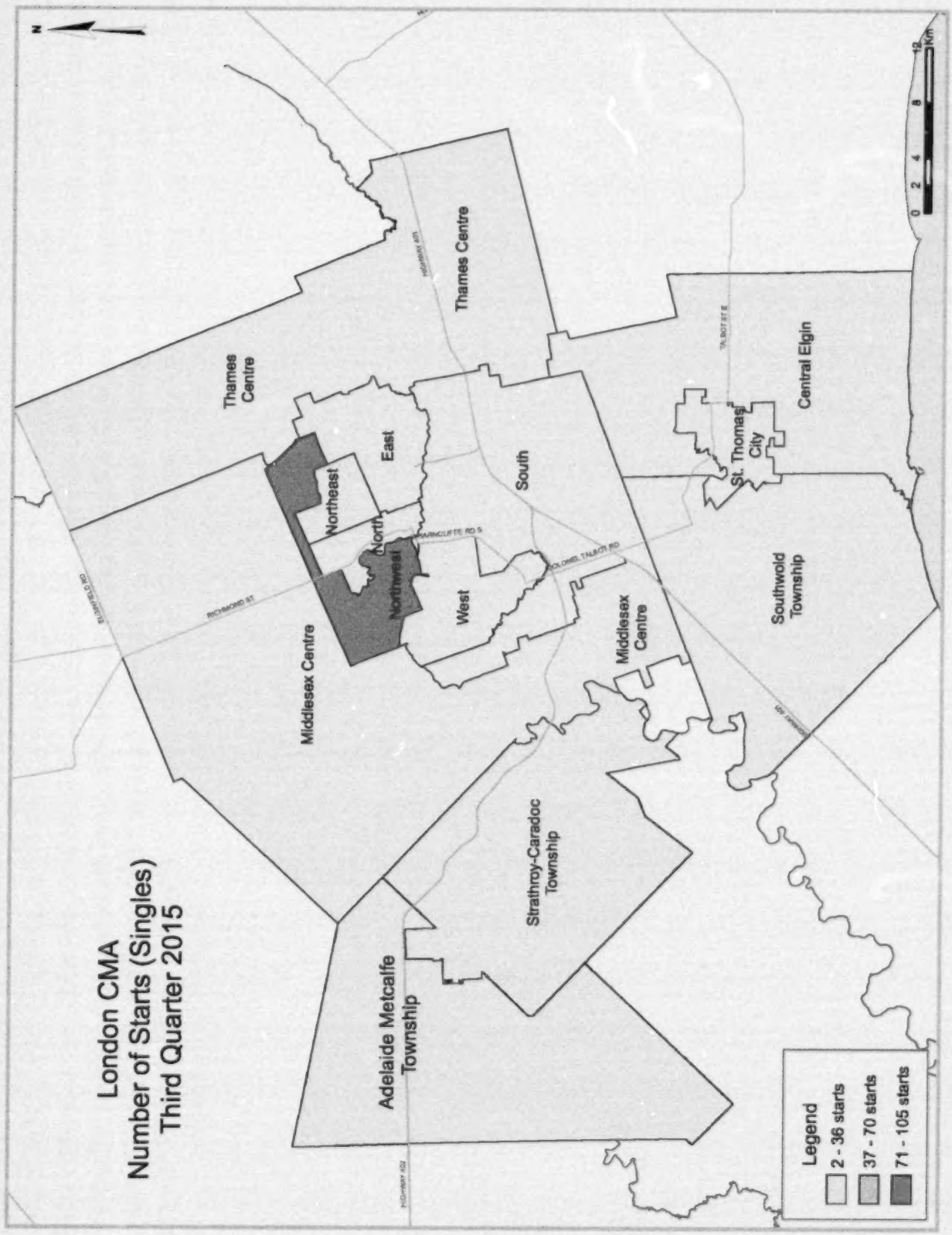
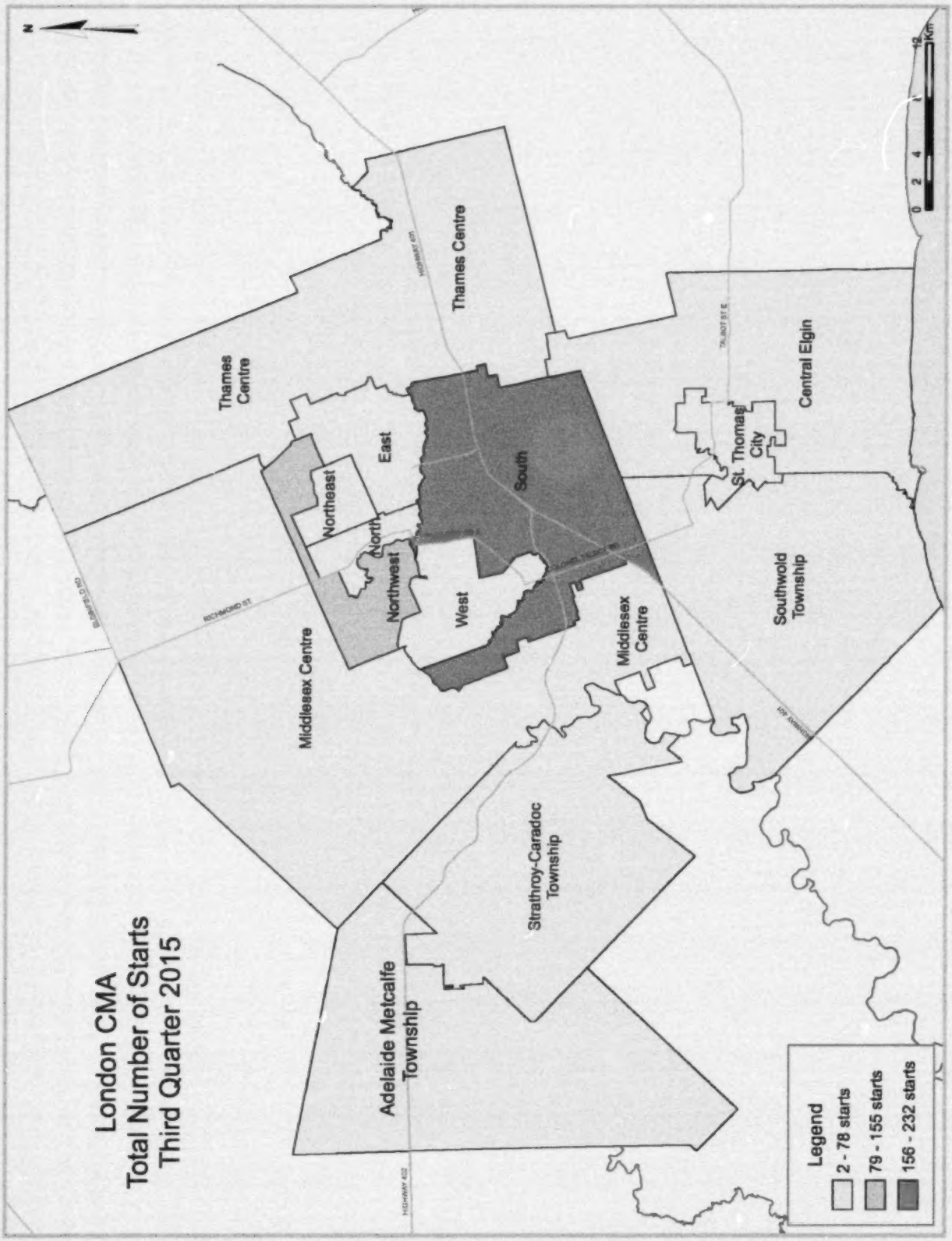
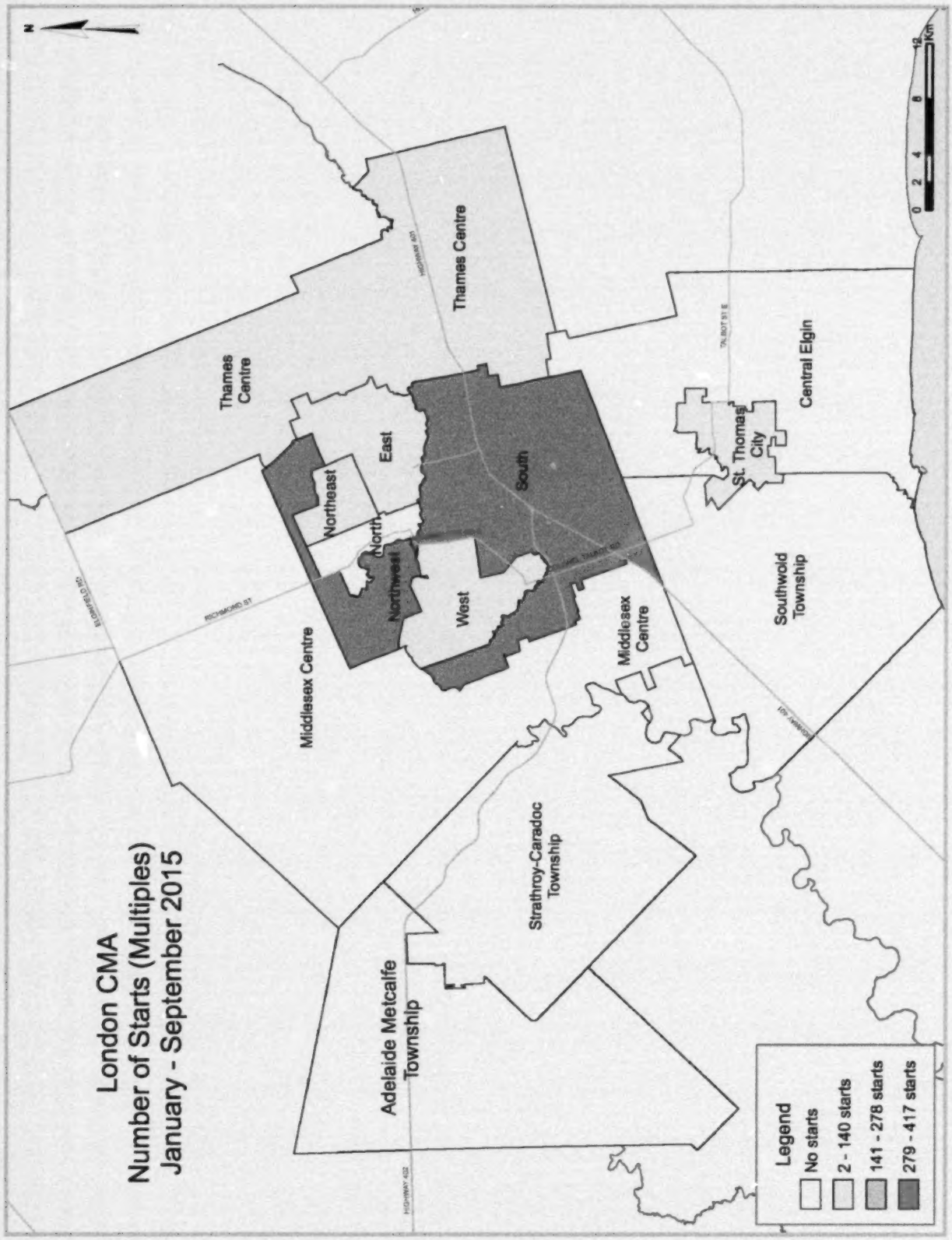
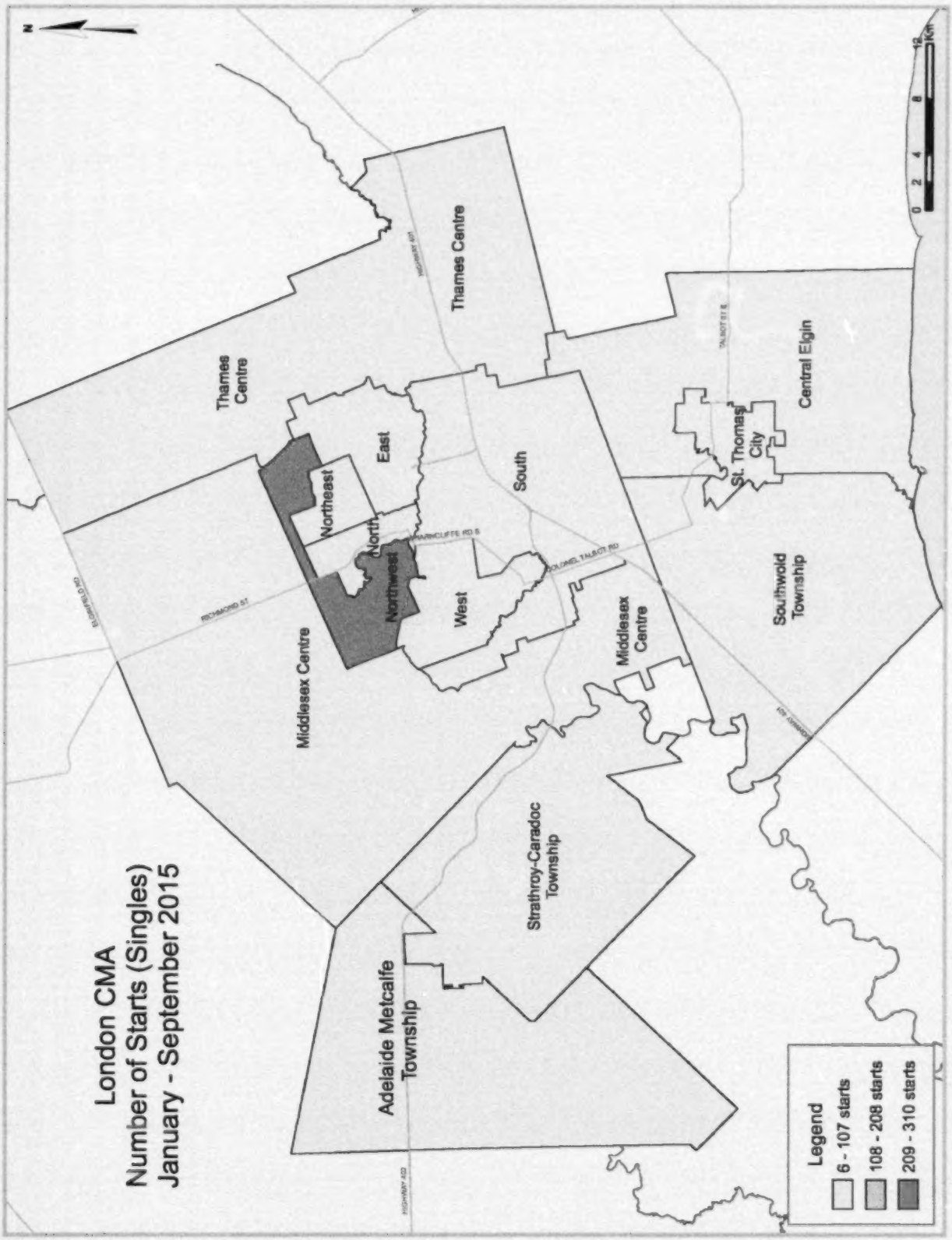
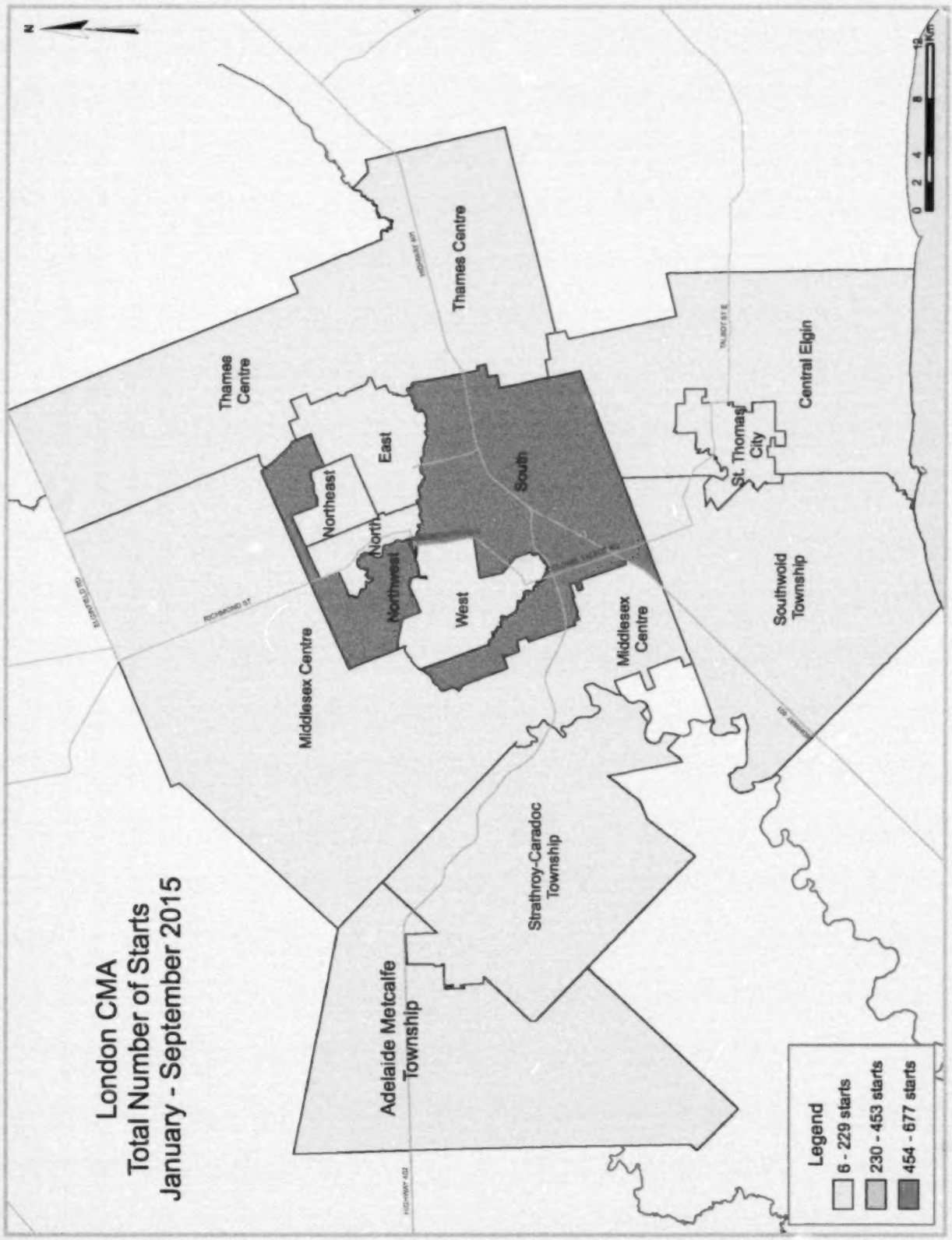

London CMA
Number of Starts (Multiples)
Third Quarter 2015
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
South
Northeast
North
Northwest
West
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
No starts
12 - 77 starts
78 - 142 starts
143 - 208 starts
0 2 4 8 12 Km


London CMA
Number of Starts (Singles)
Third Quarter 2015
Thames Centre
Thames Centre
Middlesex Centre
Northeast
East
North
Northwest
South
West
Middlesex Centre
Central Elgin
St. Thomas City
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
Legend
2 - 36 starts
37 - 70 starts
71 - 105 starts
0 2 4 8 12 Km


London CMA
Total Number of Starts
Third Quarter 2015
N
0 2 4 8 Km
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
South
Northeast
North
Northwest
West
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
RICHMOND ST
Legend
2 - 78 starts
79 - 155 starts
156 - 232 starts


London CMA
Number of Starts (Multiples)
January - September 2015
Legend
No starts
2 - 140 starts
141 - 278 starts
279 - 417 starts
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
South
Northeast
North
Northwest
West
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
RICHMOND ST
HIGHWAY 402
0 2 4 8 12 Km


London CMA
Number of Starts (Singles)
January - September 2015
Legend
6 - 107 starts
108 - 208 starts
209 - 310 starts
Thames Centre
Thames Centre
Middlesex Centre
Middlesex Centre
Adelaide Metcalfe Township
Strathroy-Caradoc Township
Southwold Township
Central Elgin
St. Thomas City
East
South
Northeast
North
Northwest
West
0 2 4 8 12 Km


London CMA
Total Number of Starts
January - September 2015
Legend
6 - 229 starts
230 - 453 starts
454 - 677 starts
Thames Centre
Thames Centre
Central Elgin
St. Thomas City
East
South
Northeast
North
Northwest
West
Middlesex Centre
Middlesex Centre
Southwold Township
Strathroy-Caradoc Township
Adelaide Metcalfe Township
RICHMOND ST
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend)
Third Quarter 2015

London CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	1,153	1,116	928	1,014	948	944	954	993
Multiples	1,010	867	300	3,000	264	1,266	1,418	1,446
Total	2,163	1,983	1,228	4,014	1,212	2,210	2,372	2,439

	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	1,009	954	379	284	-25.1%	869	743	-14.5%
Multiples	1,704	1,188	314	297	-5.4%	667	919	37.8%
Total	2,713	2,142	693	581	-16.2%	1,536	1,662	8.2%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of London CMA Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	278	4	8	6	46	200	13	26	581
Q3 2014	342	0	0	37	120	125	8	61	693
% Change	-18.7	n/a	n/a	-83.8	-61.7	60.0	62.5	-57.4	-16.2
Year-to-date 2015	721	15	12	22	207	200	99	386	1,662
Year-to-date 2014	807	16	7	61	196	211	26	212	1,536
% Change	-10.7	-6.3	71.4	-63.9	5.6	-5.2	**	82.1	8.2
UNDER CONSTRUCTION									
Q3 2015	384	6	8	11	253	435	125	1,361	2,583
Q3 2014	480	6	11	43	240	815	53	961	2,609
% Change	-20.0	0.0	-27.3	-74.4	5.4	-46.6	135.8	41.6	-1.0
COMPLETIONS									
Q3 2015	389	9	12	20	91	32	38	36	627
Q3 2014	314	10	0	20	40	2	1	12	399
% Change	23.9	-10.0	n/a	0.0	127.5	**	**	200.0	57.1
Year-to-date 2015	723	15	12	63	196	32	42	64	1,147
Year-to-date 2014	730	20	9	53	185	6	6	14	1,023
% Change	-1.0	-25.0	33.3	18.9	5.9	**	**	**	12.1
COMPLETED & NOT ABSORBED									
Q3 2015	171	4	5	19	97	31	n/a	n/a	327
Q3 2014	176	7	2	18	41	230	n/a	n/a	474
% Change	-2.8	-42.9	150.0	5.6	136.6	-86.5	n/a	n/a	-31.0
ABSORBED									
Q3 2015	417	10	10	30	73	25	n/a	n/a	565
Q3 2014	327	9	0	29	57	0	n/a	n/a	422
% Change	27.5	11.1	n/a	3.4	28.1	n/a	n/a	n/a	33.9
Year-to-date 2015	748	14	11	58	151	27	n/a	n/a	1,009
Year-to-date 2014	753	20	7	62	170	45	n/a	n/a	1,057
% Change	-0.7	-30.0	57.1	-6.5	-11.2	-40.0	n/a	n/a	-4.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
London City									
Q3 2015	164	2	0	5	46	200	9	26	452
Q3 2014	232	0	0	28	120	125	8	61	574
St. Thomas City									
Q3 2015	33	2	8	0	0	0	4	0	47
Q3 2014	35	0	0	3	0	0	0	0	38
Central Elgin									
Q3 2015	12	0	0	0	0	0	0	0	12
Q3 2014	9	0	0	3	0	0	0	0	12
Middlesex Centre									
Q3 2015	24	0	0	0	0	0	0	0	24
Q3 2014	35	0	0	0	0	0	0	0	35
Southwold TP									
Q3 2015	2	0	0	0	0	0	0	0	2
Q3 2014	2	0	0	0	0	0	0	0	2
Strathroy-Caradoc TP									
Q3 2015	26	0	0	0	0	0	0	0	26
Q3 2014	19	0	0	2	0	0	0	0	21
Thames Centre									
Q3 2015	14	0	0	1	0	0	0	0	15
Q3 2014	10	0	0	1	0	0	0	0	11
Adelaide-Metcalfe TP									
Q3 2015	3	0	0	0	0	0	0	0	3
Q3 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2015	278	4	8	6	46	200	13	26	581
Q3 2014	342	0	0	37	120	125	8	61	693

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
London City									
Q3 2015	244	4	4	9	253	435	121	1,361	2,431
Q3 2014	321	2	11	33	240	815	53	949	2,424
St. Thomas City									
Q3 2015	44	2	4	1	0	0	4	0	55
Q3 2014	39	0	0	3	0	0	0	0	42
Central Elgin									
Q3 2015	13	0	0	0	0	0	0	0	13
Q3 2014	11	2	0	3	0	0	0	0	16
Middlesex Centre									
Q3 2015	29	0	0	1	0	0	0	0	30
Q3 2014	49	0	0	0	0	0	0	0	49
Southwold TP									
Q3 2015	2	0	0	0	0	0	0	0	2
Q3 2014	3	0	0	0	0	0	0	0	3
Strathroy-Caradoc TP									
Q3 2015	36	0	0	0	0	0	0	0	36
Q3 2014	35	0	0	3	0	0	0	12	50
Thames Centre									
Q3 2015	13	0	0	0	0	0	0	0	13
Q3 2014	22	2	0	1	0	0	0	0	25
Adelaide-Metcalfe TP									
Q3 2015	3	0	0	0	0	0	0	0	3
Q3 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2015	384	6	8	11	253	435	125	1,361	2,583
Q3 2014	480	6	11	43	240	815	53	961	2,609

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
London City									
Q3 2015	251	2	12	12	91	32	34	24	458
Q3 2014	221	0	0	17	40	2	1	12	293
St. Thomas City									
Q3 2015	46	5	0	0	0	0	4	0	55
Q3 2014	30	8	0	1	0	0	0	0	39
Central Elgin									
Q3 2015	17	0	0	5	0	0	0	0	22
Q3 2014	17	0	0	0	0	0	0	0	17
Middlesex Centre									
Q3 2015	26	0	0	0	0	0	0	0	26
Q3 2014	26	0	0	0	0	0	0	0	26
Southwold TP									
Q3 2015	2	0	0	0	0	0	0	0	2
Q3 2014	2	0	0	0	0	0	0	0	2
Strathroy-Caradoc TP									
Q3 2015	28	0	0	1	0	0	0	12	41
Q3 2014	17	0	0	2	0	0	0	0	19
Thames Centre									
Q3 2015	16	2	0	2	0	0	0	0	20
Q3 2014	1	2	0	0	0	0	0	0	3
Adelaide-Metcalfe TP									
Q3 2015	3	0	0	0	0	0	0	0	3
Q3 2014	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2015	389	9	12	20	91	32	38	36	627
Q3 2014	314	10	0	20	40	2	1	12	399

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
London City									
Q3 2015	118	1	5	12	97	31	n/a	n/a	264
Q3 2014	118	0	2	16	41	230	n/a	n/a	407
St. Thomas City									
Q3 2015	19	1	0	2	0	0	n/a	n/a	22
Q3 2014	20	5	0	0	0	0	n/a	n/a	25
Central Elgin									
Q3 2015	4	0	0	2	0	0	n/a	n/a	6
Q3 2014	8	2	0	0	0	0	n/a	n/a	10
Middlesex Centre									
Q3 2015	14	0	0	0	0	0	n/a	n/a	14
Q3 2014	17	0	0	0	0	0	n/a	n/a	17
Southwold TP									
Q3 2015	0	0	0	0	0	0	n/a	n/a	0
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Strathroy-Caradoc TP									
Q3 2015	10	0	0	1	0	0	n/a	n/a	11
Q3 2014	11	0	0	0	0	0	n/a	n/a	11
Thames Centre									
Q3 2015	5	2	0	2	0	0	n/a	n/a	9
Q3 2014	2	0	0	2	0	0	n/a	n/a	4
Adelaide-Metcalfe TP									
Q3 2015	1	0	0	0	0	0	n/a	n/a	1
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q3 2015	171	4	5	19	97	31	n/a	n/a	327
Q3 2014	176	7	2	18	41	230	n/a	n/a	474

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
London City									
Q3 2015	290	1	10	22	73	25	n/a	n/a	421
Q3 2014	237	0	0	25	57	0	n/a	n/a	319
St. Thomas City									
Q3 2015	40	4	0	1	0	0	n/a	n/a	45
Q3 2014	27	6	0	2	0	0	n/a	n/a	35
Central Elgin									
Q3 2015	16	4	0	3	0	0	n/a	n/a	23
Q3 2014	13	0	0	0	0	0	n/a	n/a	13
Middlesex Centre									
Q3 2015	25	0	0	0	0	0	n/a	n/a	25
Q3 2014	26	0	0	0	0	0	n/a	n/a	26
Southwold TP									
Q3 2015	2	0	0	0	0	0	n/a	n/a	2
Q3 2014	2	0	0	0	0	0	n/a	n/a	2
Strathroy-Caradoc TP									
Q3 2015	28	0	0	1	0	0	n/a	n/a	29
Q3 2014	22	0	0	2	0	0	n/a	n/a	24
Thames Centre									
Q3 2015	14	1	0	3	0	0	n/a	n/a	18
Q3 2014	0	3	0	0	0	0	n/a	n/a	3
Adelaide-Metcalfe TP									
Q3 2015	2	0	0	0	0	0	n/a	n/a	2
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
London CMA									
Q3 2015	417	10	10	30	73	25	n/a	n/a	565
Q3 2014	327	9	0	29	57	0	n/a	n/a	422

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of London CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	1,024	22	13	91	299	259	61	214	1,983
% Change	-4.1	0.0	-38.1	7.1	14.6	-24.9	n/a	-40.7	-8.3
2013	1,068	22	21	85	261	345	0	361	2,163
% Change	-4.8	-42.1	61.5	-22.7	85.1	-23.7	-100.0	7.1	-3.4
2012	1,122	38	13	110	141	452	27	337	2,240
% Change	3.6	**	-45.8	18.3	12.8	62.0	-3.6	**	28.1
2011	1,083	12	24	93	125	279	28	104	1,748
% Change	-18.9	-40.0	**	-26.2	-19.4	**	**	-74.3	-15.9
2010	1,335	20	3	126	155	28	7	405	2,079
% Change	40.5	100.0	-70.0	22.3	9.9	-84.6	-69.6	-45.9	-4.1
2009	950	10	10	103	141	182	23	749	2,168
% Change	-23.4	-58.3	11.1	-12.7	-16.1	**	-42.5	-0.1	-9.1
2008	1,241	24	9	118	168	35	40	750	2,385
% Change	-32.9	-42.9	-57.1	5.4	-33.1	-18.6	33.3	-5.4	-24.1
2007	1,849	42	21	112	251	43	30	793	3,141
% Change	-5.8	23.5	-41.7	-2.6	-31.2	n/a	-9.1	-29.7	-14.5
2006	1,963	34	36	115	365	0	33	1,128	3,674
% Change	2.1	-15.0	n/a	-18.4	43.7	n/a	-45.0	73.5	19.8
2005	1,922	40	0	141	254	0	60	650	3,067

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
London City	169	260	2	0	55	128	226	186	452	574	-21.3
St. Thomas City	33	38	2	0	12	0	0	0	47	38	23.7
Central Elgin	12	12	0	0	0	0	0	0	12	12	0.0
Middlesex Centre	24	35	0	0	0	0	0	0	24	35	-31.4
Southwold TP	2	2	0	0	0	0	0	0	2	2	0.0
Strathroy-Caradoc TP	26	21	0	0	0	0	0	0	26	21	23.8
Thames Centre	15	11	0	0	0	0	0	0	15	11	36.4
Adelaide-Metcalfe TP	3	0	0	0	0	0	0	0	3	0	n/a
London CMA	284	379	4	0	67	128	226	186	581	693	-16.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
London City	474	601	6	2	306	228	586	411	1372	1242	10.5
St. Thomas City	92	83	7	8	12	0	0	0	111	91	22.0
Central Elgin	29	23	0	2	0	0	0	0	29	25	16.0
Middlesex Centre	42	73	0	0	0	0	0	0	42	73	-42.5
Southwold TP	8	4	0	0	0	0	0	0	8	4	100.0
Strathroy-Caradoc TP	63	63	0	0	0	0	0	12	63	75	-16.0
Thames Centre	29	22	2	4	0	0	0	0	31	26	19.2
Adelaide-Metcalfe TP	6	0	0	0	0	0	0	0	6	0	n/a
London CMA	743	869	15	16	318	228	586	423	1,662	1,536	8.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
London City	46	120	9	8	200	125	26	61
St. Thomas City	8	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	54	120	13	8	200	125	26	61

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	211	203	95	25	200	211	386	200
St. Thomas City	8	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	12
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	219	203	99	25	200	211	386	212

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
London City	166	232	251	273	35	69	452	574
St. Thomas City	43	35	0	3	4	0	47	38
Central Elgin	12	9	0	3	0	0	12	12
Middlesex Centre	24	35	0	0	0	0	24	35
Southwold TP	2	2	0	0	0	0	2	2
Strathroy-Caradoc TP	26	19	0	2	0	0	26	21
Thames Centre	14	10	1	1	0	0	15	11
Adelaide-Metcalfe TP	3	0	0	0	0	0	3	0
London CMA	290	342	252	282	39	69	581	693

Table 2.5: Starts by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	470	563	421	453	481	226	1,372	1,242
St. Thomas City	103	85	4	6	4	0	111	91
Central Elgin	28	22	1	3	0	0	29	25
Middlesex Centre	41	73	1	0	0	0	42	73
Southwold TP	8	4	0	0	0	0	8	4
Strathroy-Caradoc TP	63	58	0	5	0	12	63	75
Thames Centre	29	25	2	1	0	0	31	26
Adelaide-Metcalfe TP	6	0	0	0	0	0	6	0
London CMA	748	830	429	468	485	238	1,662	1,536

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
London City	263	239	2	0	137	40	56	14	458	293	56.3
St. Thomas City	46	31	5	8	4	0	0	0	55	39	41.0
Central Elgin	22	17	0	0	0	0	0	0	22	17	29.4
Middlesex Centre	26	26	0	0	0	0	0	0	26	26	0.0
Southwold TP	2	2	0	0	0	0	0	0	2	2	0.0
Strathroy-Caradoc TP	29	19	0	0	0	0	12	0	41	19	115.8
Thames Centre	18	1	2	2	0	0	0	0	20	3	**
Adelaide-Metcalfe TP	3	0	0	0	0	0	0	0	3	0	n/a
London CMA	409	335	9	10	141	40	68	14	627	399	57.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
London City	523	536	2	2	246	198	84	20	855	756	13.1
St. Thomas City	90	72	7	10	4	0	0	0	101	82	23.2
Central Elgin	30	39	4	2	0	0	0	0	34	41	-17.1
Middlesex Centre	47	72	0	0	0	0	0	0	47	72	-34.7
Southwold TP	8	2	0	0	0	0	0	0	8	2	**
Strathroy-Caradoc TP	56	56	0	0	0	0	12	0	68	56	21.4
Thames Centre	29	8	2	6	0	0	0	0	31	14	121.4
Adelaide-Metcalfe TP	3	0	0	0	0	0	0	0	3	0	n/a
London CMA	786	785	15	20	250	198	96	20	1,147	1,023	12.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
London City	103	40	34	0	32	2	24	12
St. Thomas City	0	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	12	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	103	40	38	0	32	2	36	12

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	208	194	38	4	32	6	52	14
St. Thomas City	0	0	4	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	12	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide-Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	208	194	42	4	32	6	64	14

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
London City	265	221	135	59	58	13	458	293
St. Thomas City	51	38	0	1	4	0	55	39
Central Elgin	17	17	5	0	0	0	22	17
Middlesex Centre	26	26	0	0	0	0	26	26
Southwold TP	2	2	0	0	0	0	2	2
Strathroy-Caradoc TP	28	17	1	2	12	0	41	19
Thames Centre	18	3	2	0	0	0	20	3
Adelaide-Metcalfe TP	3	0	0	0	0	0	3	0
London CMA	410	324	143	62	74	13	627	399

Table 3.5: Completions by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
London City	499	498	266	238	90	20	855	756
St. Thomas City	88	79	9	3	4	0	101	82
Central Elgin	26	41	8	0	0	0	34	41
Middlesex Centre	47	72	0	0	0	0	47	72
Southwold TP	8	2	0	0	0	0	8	2
Strathroy-Caradoc TP	52	53	4	3	12	0	68	56
Thames Centre	27	14	4	0	0	0	31	14
Adelaide-Metcalfe TP	3	0	0	0	0	0	3	0
London CMA	750	759	291	244	106	20	1,147	1,023

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q3 2015	36	12.6	40	14.0	78	27.3	70	24.5	62	21.7	286	395,000	439,619
Q3 2014	29	11.2	60	23.2	62	23.9	70	27.0	38	14.7	259	385,000	409,076
Year-to-date 2015	62	12.6	75	15.2	118	23.9	130	26.4	108	21.9	493	400,000	434,528
Year-to-date 2014	65	11.7	134	24.1	137	24.6	140	25.2	80	14.4	556	380,000	410,959
St. Thomas City													
Q3 2015	20	60.6	7	21.2	6	18.2	0	0.0	0	0.0	33	310,000	318,858
Q3 2014	18	62.1	7	24.1	4	13.8	0	0.0	0	0.0	29	285,000	284,250
Year-to-date 2015	49	62.0	19	24.1	11	13.9	0	0.0	0	0.0	79	310,000	301,402
Year-to-date 2014	46	60.5	21	27.6	9	11.8	0	0.0	0	0.0	76	285,000	293,159
Central Elgin													
Q3 2015	3	30.0	2	20.0	4	40.0	1	10.0	0	0.0	10	-	-
Q3 2014	2	18.2	1	9.1	6	54.5	1	9.1	1	9.1	11	-	388,700
Year-to-date 2015	8	44.4	4	22.2	5	27.8	1	5.6	0	0.0	18	-	308,317
Year-to-date 2014	3	11.5	8	30.8	9	34.6	5	19.2	1	3.8	26	-	365,936
Middlesex Centre													
Q3 2015	0	0.0	1	4.3	5	21.7	12	52.2	5	21.7	23	440,000	459,372
Q3 2014	4	19.0	0	0.0	2	9.5	14	66.7	1	4.8	21	405,000	355,149
Year-to-date 2015	2	4.8	4	9.5	5	11.9	21	50.0	10	23.8	42	440,000	448,035
Year-to-date 2014	9	16.4	3	5.5	11	20.0	27	49.1	5	9.1	55	405,000	379,521
Southwold TP													
Q3 2015	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Q3 2014	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	0	0.0	1	33.3	1	33.3	1	33.3	0	0.0	3	-	-
Year-to-date 2014	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
Strathroy-Caradoc TP													
Q3 2015	13	50.0	4	15.4	4	15.4	4	15.4	1	3.8	26	262,500	318,573
Q3 2014	10	45.5	3	13.6	7	31.8	2	9.1	0	0.0	22	335,000	312,552
Year-to-date 2015	26	56.5	6	13.0	5	10.9	7	15.2	2	4.3	46	262,500	309,819
Year-to-date 2014	26	51.0	7	13.7	14	27.5	4	7.8	0	0.0	51	335,000	300,008
Thames Centre													
Q3 2015	5	35.7	4	28.6	4	28.6	1	7.1	0	0.0	14	-	321,246
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	6	27.3	5	22.7	9	40.9	2	9.1	0	0.0	22	-	332,316
Year-to-date 2014	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	-	-
Adelaide-Metcalfe TP													
Q3 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
London CMA													
Q3 2015	77	19.5	59	15.0	101	25.6	89	22.6	68	17.3	394	385,000	413,725
Q3 2014	63	18.4	71	20.7	82	23.9	87	25.4	40	11.7	343	375,000	389,970
Year-to-date 2015	153	21.7	114	16.2	154	21.9	163	23.2	120	17.0	704	380,000	405,528
Year-to-date 2014	149	19.4	173	22.5	183	23.8	178	23.1	86	11.2	769	365,000	388,776

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Third Quarter 2015

Submarket	Q3 2015	Q3 2014	% Change	YTD 2015	YTD 2014	% Change
London City	439,619	409,076	7.5	434,528	410,959	5.7
St. Thomas City	318,858	284,250	12.2	301,402	293,159	2.8
Central Elgin	--	--	n/a	--	365,936	n/a
Middlesex Centre	459,372	355,149	29.3	448,035	379,521	18.1
Southwold TP	--	--	n/a	--	--	n/a
Strathroy-Caradoc TP	318,573	312,552	1.9	309,819	300,008	3.3
Thames Centre	321,246	--	n/a	332,316	--	n/a
Adelaide-Metcalfe TP	--	--	n/a	--	--	n/a
London CMA	413,725	389,970	6.1	405,528	388,776	4.3

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for London
Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[1]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	395	-12.4	600	1,196	1,345	44.6	245,416	6.1	253,035
	February	515	-12.1	604	1,136	1,365	44.2	243,115	-1.8	242,629
	March	681	9.1	675	1,496	1,321	51.1	253,738	3.2	250,991
	April	857	-2.2	705	1,878	1,436	49.1	249,191	-0.3	244,127
	May	1,010	3.6	754	1,949	1,441	52.3	260,281	3.4	250,759
	June	996	22.7	775	1,696	1,455	53.3	264,188	6.4	259,609
	July	995	24.4	831	1,727	1,529	54.3	253,340	0.5	251,329
	August	806	12.7	782	1,320	1,396	56.0	251,028	2.2	256,105
	September	694	10.5	701	1,508	1,373	51.1	269,914	9.0	271,542
	October	719	9.9	768	1,439	1,456	52.7	251,596	4.4	254,156
	November	599	5.3	779	1,052	1,495	52.1	257,692	4.0	260,105
	December	484	14.4	777	606	1,392	55.8	256,155	5.0	261,266
2015	January	487	23.3	777	1,223	1,432	54.3	251,501	2.5	257,675
	February	544	5.6	660	1,212	1,454	45.4	243,662	0.2	245,198
	March	794	16.6	772	1,644	1,426	54.1	266,560	5.1	262,812
	April	987	15.2	794	1,972	1,491	53.3	268,922	7.9	264,152
	May	1,074	6.3	804	1,866	1,407	57.1	275,475	5.8	265,471
	June	1,133	13.8	810	1,821	1,453	55.7	269,093	1.9	265,416
	July	951	-4.4	809	1,665	1,476	54.8	271,700	7.2	267,786
	August	880	9.2	841	1,307	1,398	60.2	258,456	3.0	263,904
	September	853	22.9	854	1,497	1,400	61.0	263,488	-2.4	265,437
	October									
	November									
	December									
	Q3 2014	2,495	0.0		4,555			257,203	0.0	
	Q3 2015	2,684	7.6		4,469			264,748	2.9	
	YTD 2014	6,949	7.5		13,906			255,610	3.2	
	YTD 2015	7,703	10.9		14,207			265,278	3.8	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Third Quarter 2015

		Interest Rates			NHPI, Total, London CMA 2007=100	CPI, 2002 =100 (Ontario)	London Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	112.5	123.3	236.6	8.2	61.9	857
	February	595	3.14	5.24	112.9	124.6	238.7	7.9	62.2	844
	March	581	3.14	4.99	112.9	125.1	239.2	7.9	62.3	843
	April	570	3.14	4.79	112.9	125.9	241.0	7.8	62.7	852
	May	570	3.14	4.79	113.2	126.5	242.1	7.7	62.8	867
	June	570	3.14	4.79	113.6	126.9	243.5	7.4	62.9	871
	July	570	3.14	4.79	113.9	126.5	244.9	7.3	63.1	869
	August	570	3.14	4.79	114.0	126.5	245.4	7.4	63.3	872
	September	570	3.14	4.79	114.6	126.7	243.9	7.4	62.8	880
	October	570	3.14	4.79	114.6	126.8	243.5	7.4	62.7	882
	November	570	3.14	4.79	114.9	126.3	243.8	7.5	62.8	880
	December	570	3.14	4.79	115.5	125.4	246.2	7.3	63.3	870
2015	January	570	3.14	4.79	115.9	125.3	248.8	7.2	63.8	872
	February	567	2.89	4.74	115.6	126.2	250.0	7.0	63.9	870
	March	567	2.89	4.74	115.5	127.1	248.8	6.9	63.5	870
	April	561	2.89	4.64	115.2	126.9	245.1	6.5	62.2	863
	May	561	2.89	4.64	115.2	127.7	244.7	6.1	61.8	862
	June	561	2.89	4.64	115.2	128.2	249.4	5.9	62.8	870
	July	561	2.89	4.64	115.5	128.4	251.9	6.3	63.7	876
	August	561	2.89	4.64	115.7	128.0	254.5	6.6	64.5	872
	September	561	2.89	4.64		127.8	251.8	7.3	64.3	869
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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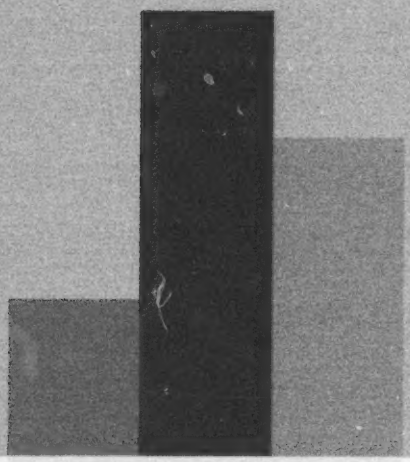

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- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
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- Housing Now, Canada
- Housing Now, Major Centres
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